

**United States Bankruptcy Court
For the Eastern District of Texas
Tyler Division**

IN RE:) Case No. 03-40043
)
Dunbar, Annie Murrell)
)
Debtor(s)) Chapter 7

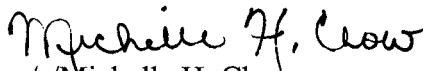
Trustee's Final Report, Application for Compensation,
and Report of Proposed Distribution

Michelle H. Chow, the Trustee of the estate of the above named debtor, certifies under penalty of perjury, to the Court and United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the trustee has examined all proofs of claim as appropriate in preparation for the proposed distribution, and that the proposed distribution attached hereto is proper and consistent with the law and rules of the Court. The Trustee applies for the commissions and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document, once filed, constitutes my valid signature for the purposes of 11 U.S.C. §704(9) and Fed. R. Bankr. Pro. 9011.

Therefore, the Trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

Date: August 5, 2004


/s/Michelle H. Chow
Michelle H. Chow, Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF August 5, 2004

A. RECEIPTS	\$25,013.71
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B. DISBURSEMENTS

(1) Secured Creditors	\$	0.00
(2) Administrative	\$	9,814.13
(3) Priority	\$	0.00
(4) Other	\$	0.00

TOTAL DISBURSEMENTS	\$9,814.13
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CURRENT BALANCE	\$15,199.58
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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 03-40043 BTR
Case Name: DUNBAR, ANNIE MURRELL

Trustee Name: Michelle H. Chow
Bank Name: BANK OF AMERICA, N.A.
Account Number: 3758120488 BofA - Money Market Account

Taxpayer ID No: 75-6690900
For Period Ending: 08/05/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
03/30/04	2	REUNION TITLE 8678 SKILLMAN DALLAS, TX 75243	#114-15002 Reunion Title Gross sales proceeds on Form 1: \$25,008.00 Less: realtor fees: \$1,500.48 Less: taxes: \$2,983.19 Less: all other closing costs: 585.09 = Net proceeds received on Form 2 \$19,939.24 TOTAL TRUSEE COMPENSATION: BASED ON TOTAL GROSS PROCEEDS LESS THE DEBTOR'S FED EXEMPTION OF \$6,255: \$25,008 - 6,255 = 18, 753.00 Memo Amount: 25,008.00 #114-15002 Reunion Title Memo Amount: (1,500.48) Memo Amount: (2,983.19) Memo Amount: (585.09)	19,939.24		19,939.24
04/30/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1.63		19,940.87
05/28/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1.69		19,942.56
06/01/04	000101	SHELDON E. LEVY, CPA 6320 SOUTHWEST BLVD. SUITE 204 FORT WORTH, TX 76109	Accountant Fees of \$750 per Court Order dated 05/27/04 Accountant fees only of \$750 combined with order approving application to retain and pay accountant to prepare estate tax return dated 05/27/04.		750.00	19,192.56
06/08/04	000102	MARK IAN AGEE 5207 MCKINNEY AVENUE SUITE 16	Attorney Fees and Expense Per court order dated 06/04/04		3,995.37	15,197.19

Page Subtotals 19,942.56 4,745.37

Ver: 9.51

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 03-40043 BTR
Case Name: DUNBAR, ANNIE MURRELL

Trustee Name: Michelle H. Chow
Bank Name: BANK OF AMERICA, N.A.
Account Number: 3758120488 BofA - Money Market Account

Taxpayer ID No: 75-6690900
For Period Ending: 08/05/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	T-Code	Deposits (\$)	Disbursements (\$)
		DALLAS, TX 75205	Fees \$3,847.50 Expenses \$147.87 Fees 3,847.50 Expenses 147.87	3210-600 3220-610		15,197.19 15,197.19
06/30/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.35	15,198.54
07/26/04	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	9999-000	1.04	15,199.58
07/26/04		Transfer to Acct #3758120776	Final Posting Transfer	9999-000		15,199.58
						0.00

Memo Allocation Receipts: 25,008.00
Memo Allocation Disbursements: 5,068.76
Memo Allocation Net: 19,939.24

COLUMN TOTALS 19,944.95 19,944.95 0.00
Less: Bank Transfers 15,199.58
Subtotal 4,745.37
Less: Payments to Debtors 0.00
Net 4,745.37

Page Subtotals

2.39

15,199.58

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 03-40043 BTR
Case Name: DUNBAR, ANNIE MURRELL

Trustee Name: Michelle H. Chow
Bank Name: BANK OF AMERICA, N.A.
Account Number: 3758120776 BofA - Checking Account

Taxpayer ID No: 75-6690900
For Period Ending: 08/05/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	T-Code	Disbursements (\$)	Account Balance (\$)
07/26/04		Transfer from Acct #3758120488	Transfer In From MMA Account	9999-000	15,199.58	15,199.58

Memo Allocation Receipts:	0.00	COLUMN TOTALS	15,199.58	0.00	15,199.58
Memo Allocation Disbursements:	0.00	Less: Bank Transfers	15,199.58	0.00	
		Subtotal	0.00	0.00	
Memo Allocation Net:	0.00	Less: Payments to Debtors	0.00	0.00	
		Net	0.00	0.00	
Total Allocation Receipts:	25,008.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	5,068.76	BofA - Money Market Account - 3758120488	19,944.95	4,745.37	0.00
Total Memo Allocation Net:	19,939.24	BofA - Checking Account - 3758120776	0.00	0.00	15,199.58
			19,944.95	4,745.37	15,199.58

I certify that the above banking transactions are true and correct.

Trustee's Signature: Michelle H. Chow Date: 08/05/04

Page Subtotals 15,199.58 0.00

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS (cases filed after 10/20/94)

Receipts***	<u>\$18,758.71</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	-5,000.00	(\$1,250 Maximum)	
Balance	<u>\$13,758.71</u>	10% of next 45,000	<u>\$1,375.87</u>
Less	-45,000.00	(\$4500.00 Maximum)	
Balance	<u>\$0.00</u>	5% of next 950,000	<u>\$0.00</u>
Less	-950,000.00	(\$47,500.00 Maximum)	
Balance	<u>\$0.00</u>	3% of balance	<u>\$0.00</u>
TOTAL COMMISSION			<u>\$2,625.87</u>
Less Previously Paid Commissions			\$0.00
TOTAL COMMISSIONS NOW REQUESTED			<u>\$2,625.87</u>

**Trustee compensation is based on the total gross receipts for the estate of \$25,013.71, less the debtor's scheduled exemption amount of \$6,255.00. $(25,013.71 - 6,255 = 18,758.71)$

UNREIMBURSED EXPENSES

Photocopy/Duplication Expense	\$94.10
Distribution Expenses	\$15.00
Facsimile	\$3.00
Postage	\$66.23
Secretarial Expense	\$50.00
Supplies & Stationery	\$10.00
TOTAL UNREIMBURSED EXPENSES	<u>\$238.33</u>

Records:

Trustee did not take possession of business or personal records of the debtor.

xxx

Notice of intent to abandon books and records of debtor filed on

Compensation and Expenses Worksheet

Case Number: 03-40043 BTR

Debtor: DUNBAR, ANNIE MURRELL

1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

Pursuant to 11 U.S.C. § 326, compensation is computed as follows:			\$18,758.71
	\$18,758.71	25% of First \$5,000	\$1,250.00
Less -	\$5,000.00	(\$1,250 Maximum)	
Balance	\$13,758.71	10% of Next \$45,000	\$1,375.87
Less -	\$13,758.71	(\$4,500 Maximum)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less -	\$0.00	(\$47,500 Maximum)	
Balance	\$0.00	3% of Balance	\$0.00
TOTAL COMPENSATION CALCULATED:			\$2,625.87
Less Previously Paid Compensation:			\$0.00
TOTAL COMPENSATION REQUESTED:			\$2,625.87

2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

01/17/03	COPY: Photocopy/Duplication Expense 35 pages @ 0.2000 / page Copy of Schedules and Statements for asset case files	\$7.00
05/16/03	COPY: Photocopy/Duplication Expense 7 pages @ 0.2000 / page Copies of Application to employ RE Broker	\$1.40
05/19/03	COPY: Photocopy/Duplication Expense 7 pages @ 0.2000 / page Copies of Motion to Sell RE Property	\$1.40
05/19/03	FAX: Facsimile 3 pages @ 1.0000 / page Information Requests	\$3.00
05/22/03	COPY: Photocopy/Duplication Expense 1 page @ 18.9000 / page Copies of Motions and RE Documents and Filings	\$18.90
05/22/03	POST: Postage 1 charge @ 15.1700 / charge Postage for Mailings of Filings and RE Documents	\$15.17
06/01/03	SUPPLY: Supplies & Stationery 1 packet @ 10.0000 / packet Case folders and binders used for asset cases - trustee documents and banking activity folders	\$10.00
07/16/03	COPY: Photocopy/Duplication Expense 1 page @ 18.9000 / page Copies of 2nd Motions and RE Documents and Filings	\$18.90
07/16/03	COPY: Photocopy/Duplication Expense 1 page @ 0.2000 / page Copy of POC request form	\$0.20

Compensation and Expenses Worksheet

Case Number: 03-40043 BTR

Debtor: DUNBAR, ANNIE MURRELL

07/16/03	POST: Postage 1 charge @ 15.1700 / charge Postage for 2nd Motion to sell, and RE Documents and Filings	\$15.17
09/30/03	COPY: Photocopy/Duplication Expense 8 pages @ 0.2000 / page Copies of Interim Reports	\$1.60
09/30/03	SEC: Secretarial Expense 1 hour @ 20.0000 / hour Data entry of interim reports - Form 1 properties	\$20.00
02/06/04	COPY: Photocopy/Duplication Expense 8 pages @ 0.2000 / page Copies of Motion to hire 2nd realtor for trustee files	\$1.60
02/06/04	COPY: Photocopy/Duplication Expense 5 pages @ 0.2000 / page Copy of Application to employ Counsel for Trustee files	\$1.00
02/17/04	COPY: Photocopy/Duplication Expense 1 page @ 18.9000 / page Copies for 3rd motion to sell RE	\$18.90
02/17/04	POST: Postage 1 charge @ 15.1700 / charge Postage for 3rd motion to sell RE	\$15.17
03/31/04	COPY: Photocopy/Duplication Expense 50 pages @ 0.2000 / page Copies of Trustee's Final Report and duplicates	\$10.00
03/31/04	COPY: Photocopy/Duplication Expense 8 pages @ 0.2000 / page Copies of Interim Reports	\$1.60
03/31/04	SEC: Secretarial Expense 0.5 hours @ 20.0000 / hour Check for, and data input of any amended schedules for interim reports - form 1 and 2	\$10.00
03/31/04	SEC: Secretarial Expense 1 hour @ 20.0000 / hour Anticipated secretarial time for mailing checks and marking folders	\$20.00
04/17/04	COPY: Photocopy/Duplication Expense 8 pages @ 0.2000 / page Copies to hire CPA	\$1.60
04/30/04	COPY: Photocopy/Duplication Expense 50 pages @ 0.2000 / page	\$10.00
04/30/04	POST: Postage 41 charges @ 0.3700 / charge	\$15.17
07/27/04	DISTRI: Distribution Expenses 15 runs @ 1.0000 / run Anticipated costs of distribution for checks with backup documentation	\$15.00
07/27/04	POST: Postage 15 charges @ 0.3700 / charge Anticipated postage with distribution of checks with backup materials	\$5.55

Expense Summary

COPY: Photocopy/Duplication Expense	\$94.10
DISTRI: Distribution Expenses	\$15.00
FAX: Facsimile	\$3.00
POST: Postage	\$66.23
SEC: Secretarial Expense	\$50.00
SUPPLY: Supplies & Stationery	\$10.00

TOTAL EXPENSES CALCULATED:

\$238.33

Compensation and Expenses Worksheet

Case Number: 03-40043 BTR

Debtor: DUNBAR, ANNIE MURRELL

Less Previously Paid Expenses: \$0.00

TOTAL EXPENSES REQUESTED: \$238.33

TOTAL EXPENSES AND COMPENSATION REQUESTED: \$2,864.20

DATED: 08/05/04

SIGNED Michelle H. Chow

TRUSTEE: Michelle H. Chow

5207 McKinney Avenue, Suite 17

Dallas, TX 75205

SCHEDULE C

EXPENSES OF ADMINISTRATION - CHAPTER 7

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
	\$ _____	\$ _____	\$ _____	\$ _____
1. 11 U.S.C Sec. 507(a)(1) <u>Court Costs and Fees</u>	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) <u>Preservation of Estate</u>				
A. Transportation	0.00	0.00	0.00	0.00
B. Storage	0.00	0.00	0.00	0.00
C. Wages	0.00	0.00	0.00	0.00
D. Estates Share FICA	0.00	0.00	0.00	0.00
E. Insurance	0.00	0.00	0.00	0.00
F. Upkeep	0.00	0.00	0.00	0.00
G. Other (itemize)	0.00	0.00	0.00	0.00
H. St. Order 94-1 Expenses	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) <u>Post-Petition Taxes and Related Penalties</u>	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) <u>Compensation and Reimbursement</u>				
A. Compensation of Trustee	2,625.87	2,625.87	0.00	2,625.87
B. Expenses of Trustee	238.33	238.33	0.00	238.33
C. Trustee Attorney Compensation	3,847.50	3,847.50	3,847.50	0.00
D. Trustee Attorney Expenses	147.87	147.87	147.87	0.00
E. Trustee Accountants Compensation	750.00	750.00	750.00	0.00
F. Trustee Accountant's Expense	0.00	0.00	0.00	0.00
G. Realtor for Trustee Fees	1,500.48	1,500.48	1,500.48	0.00
5. <u>Court Special Charges</u> (Excess Notices)	0.00	0.00	0.00	0.00
6. <u>U.S. Trustee Fees</u>	0.00	0.00	0.00	0.00
7. <u>Other</u>				
A. Bond	0.00	0.00	0.00	0.00
B. Closing Costs	585.09	585.09	585.09	0.00
C. Other Ch 7 Administrative	0.00	0.00	0.00	0.00
TOTALS:	9,695.14	9,695.14	6,830.94	2,864.20

EXHIBIT C
REAL ESTATE EXPENSES

Expenses incurred in connection with the sale of real property \$0.00

Title Insurance Policy	\$0.00
Escrow Fee	\$0.00
Realtor's Fees	\$0.00
Property Taxes	\$0.00
Filing and Other Closing Costs	\$0.00
TOTAL	<u>\$0.00</u>

See attached closing documents.

A. U.S. Department of Housing
and Urban Development

B. Type of Loan

1. ☐ FHA 2. ☐ FMHA 3. ☐ Conv. Unins.4. ☐ VA 5. ☐ Conv. Ins.

6. File Number

114004659

7. Loan Number

Settlement Statement

8. Mortgage Ins. Case No.

C. Note:	This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing: they are shown here for information purposes and are not included in the totals.		
D. Name of Borrower:	Ya Chin Chang, 3536 W. Buckingham, #413, Garland, TX 75042		
E. Name of Seller:	Michelle H. Chow, Chapter 7 Trustee in Case No. 03-40043, Eastern District of Texas, Sherman Division,	TIN:	
styled In Re: Annie Murrell Dunbar, on behalf of George L.*			
F. Name of Lender:			
G. Property Location:	Lot 5R, Block 6, ALDRIDGE PLACE I/710, 1/48 1131 G Avenue, Plano, TX 75074		
H. Settlement Agent:	Reunion Title (214) 341-7733	TIN:	75-2894582
Place of Settlement:	8678 Skillman, Suite 8678, Dallas, TX 75243		
I. Settlement Date:	3/26/04	Proration Date:	3/26/04

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price	25,008.00	401. Contract sales price	25,008.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	208.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	25,216.00	420. Gross amount due to seller:	25,008.00
200. Amounts paid by or in behalf of the borrower:		500. Reduction in amount due to seller:	
201. Deposit or earnest money	1,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	2,085.57
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205. AAA Realtors Credit	375.12	505. Payoff of second mortgage loan	
206.		506. 2000 thru 2003 Taxes	2,852.16
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes 1/1/04 to 3/26/04	131.03	511. County taxes 1/1/04 to 3/26/04	131.03
212. Assessments		512. Assessments	
213. School Taxes		513. School Taxes	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	2,006.15	520. Total reduction in amount due seller:	5,068.76
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	25,216.00	601. Gross amount due to seller (line 420)	25,008.00
302. Less amount paid by/for borrower (line 220)	2,006.15	602. Less total reduction in amount due seller (line 520)	5,068.76
303. CASH (X)FROM ()TO BORROWER	23,209.85	603. CASH (X)FROM (X)TO SELLER	19,939.24

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Reunion Title (214) 341-7733 with your correct taxpayer identification number.

If you do not provide Reunion Title (214) 341-7733 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Michelle H. Chow, Chapter 7 Trustee in Case No. 03-40043, Eastern District of Texas, Sherman Division,

***Dunbar and wife, Anne L. Dunbar under Order of the Court entered March 24, 2004**

L. Settlement Charges		3/25/04 5:02 PM	File Number: 114004659	
700.	Total sales/broker commission	based on : \$25,008.00 @ 6.00% = \$1,500.48	Paid From	Paid From
	Division of commission (line 700) as follows:		Borrower's	Seller's
701.	\$750.24	to Ebby Halliday Real Estate	Funds at	Funds at
702.	\$750.24	to AAA Realty	Settlement	Settlement
703.	Commission paid at settlement \$1,500.48			1,500.48
704.				
705.	THE FOLLOWING PERSON, FIRMS OR CORPORATIONS RECEIVED A PORTION			
706.	OF THE REAL ESTATE COMMISSION SHOWN ABOVE:			
707.				
708.	Clarence E. Sebastian			
800.	Items payable in connection with loan			
801.	Loan origination fee			
802.	Loan discount			
803.	Appraisal fee			
804.	Credit report			
805.	Lender's inspection fee			
806.	Mortgage insurance application fee			
807.	Assumption fee			
808.				
809.				
810.				
811.				
812.				
813.				
814.				
815.				
900.	Items required by lender to be paid in advance			
901.	Interest from			
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for			
904.				
905.				
1000.	Reserves deposited with lender			
1001.	Hazard insurance			
1002.	Mortgage insurance			
1003.	City property taxes			
1004.	County property taxes			
1005.	Annual assessments (maint.)			
1006.	School Taxes			
1007.				
1008.				
1009.	Aggregate Adjustment			
1100.	Title charges			
1101.	Settlement or closing fee			
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to			
	includes above items no.:			
1108.	Title insurance	to Reunion Title		370.00
	includes above items no.:			
1109.	Lender's coverage			
1110.	Owner's coverage	\$25,008.00 \$370.00		
1111.	State of Texas Owners Policy Guar	to Reunion		1.00
1112.	State of Texas Mortgagees Policy Guaranty fee			
1113.	Escrow fee	to Reunion Title	175.00	175.00
1114.	Tax certificate	to Preferred Tax Service		39.09
1115.	Delivery fee	to Reunion Title	15.00	
1116.	Federal Express			
1117.	Restrictions			
1200.	Government recording and transfer charges			
1201.	Recording fees:	Deed \$18.00	18.00	
1202.	City/county tax/stamps:			
1203.	State tax/stamps:			
1204.				
1205.				
1206.				
1300.	Additional settlement charges			
1301.	Survey			
1302.	Pest inspection			
1303.	Home Warranty			
1304.				
1305.				
1400.	Total settlement charges (entered on lines 103, section J and 502, section K)		208.00	2,085.57

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all rec

Ya Chin Chang

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate statement of the disbursement of funds disbursed by the undersigned as part of the settlement of this transaction

Michelle H. Chow, Trustee
Michelle H. Chow, Chapter 7 Trustee in Case No. 03-40043, Eastern District of Texas, Sherman Division, styled In Re: Annie Murrell Dunbar, on behalf of George L. Dunbar and wife, Anne J. Dunbar under Order of the Court entered March 24, 2004

3/26/04

Reunion Title

Date

SELLER'S AND/OR PURCHASER'S STATEMENT Seller's and Purchaser's signature hereon acknowledges his/her approval of tax proration and signifies their understanding that proration was based on taxes for the preceding year, or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Seller and Purchaser; likewise any default in delinquent taxes will be reimbursed to Title Company by the Seller.

Title Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in this transaction in any financial institution, whether affiliated or not. Such financial institution may provide Title Company computer accounting and audit services directly or through a separate entity which, if affiliated with Title Company, may charge the financial institution reasonable and proper compensation therefore and retain any profits therefrom. Any escrow fees paid by any party involved in this transaction shall only be for checkwriting and input to the computers, but not for aforesaid accounting and audit services. Title Company shall not be liable for any interest or other charges on the earnest money and shall be under no duty to invest or reinvest funds held by it at any time. Sellers and Purchasers hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Title Company has or may have other banking relationships and further consent to the retention by Title Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) Title Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.

The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.
Purchasers/Borrowers

Ya Chin Chang

Michelle H. Chow, Trustee
Michelle H. Chow, Chapter 7 Trustee in Case No. 03-40043, Eastern District of Texas, Sherman Division, styled In Re: Annie Murrell Dunbar, on behalf of George L. Dunbar and wife, Anne J. Dunbar under Order of the Court entered March 24, 2004

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties include fines and imprisonment. For details see: Title 18, U.S. Code Section 1001 and Section 1010.

SCHEDULE D

SECURED CLAIMS

<u>Claim No.</u>	<u>Amount Claimed</u>	<u>Amount Not Determined</u>	<u>Amount Allowed</u>	<u>Previously Paid</u>	<u>Due</u>
000005	29.26	29.26	29.26	0.00	29.26
	<u>2,983.19</u>	<u>2,983.19</u>	<u>2,983.19</u>	<u>2,983.19</u>	<u>0.00</u>
Totals	3,012.45	3,012.45	3,012.45	2,983.19	29.26

IDENTIFICATION OF SECURED PARTIES AFFECTED:

<u>Claim No.</u>	<u>Name of Creditor</u>	<u>Claim No.</u>	<u>Name of Creditor</u>
000005	COUNTY OF HENDERSON		

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE
FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. For Credit extended Sec. 364(a)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of "adequate protection" Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Gain / Fish Deposits Sec. 507(a)(5)	0.00	0.00	0.00	0.00
7. Consumer deposits Sec. 507(a)(6)	0.00	0.00	0.00	0.00
8. Alimony/Child Support Sec. 507(a)(7)	0.00	0.00	0.00	0.00
9. Taxes Sec. 507(a)(8)	0.00	0.00	0.00	0.00
10. Insured Depository Institutions Sec. 507(a)(9)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

PRIORITY PARTIES AFFECTED:

Claim No.	Name of Creditor		Claim No.	Name of Creditor
--------------	------------------	--	--------------	------------------

FILED UNSECURED CLAIMS TOTAL: \$11,545.73
SUBORDINATE UNSECURED CLAIM: \$0.00

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 03-40043 BTR Judge: BRENDA T. RHOADES
Case Name: DUNBAR, ANNIE MURRELL

Trustee Name: Michelle H. Chow
Date Filed (f) or Converted (c): 01/03/03 (f)
341(a) Meeting Date: 02/24/03
Claims Bar Date: 10/15/03

For Period Ending: 08/05/04

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE Residence at 1133 G Avenue Debtor is using Federal Exemptions Debtor Claimed 100% Exemption on Schedule C	12,000.00	0.00		0.00	FA
2. ESTATE OF A DECEDENT House at 1131 G Avenue Per debtor's schedules, this asset listed under B19 (Estate of a decedent) on Schedule B Property finally sold! Check received 03/04: Gross sales proceeds on Form 1: \$25,008.00 Less: realtor fees: \$1,500.48 Less: taxes: \$2,983.19 Less: all other closing costs: \$585.09 = Net proceeds and amount received of \$19,939.24 (actual amount deposited in the bank account: Form 2 amount)	0.00	10,000.00		25,008.00	FA
3. CASH Cash on hand Debtor Claimed 100% Exemption on Schedule C	45.00	0.00		0.00	FA
4. FINANCIAL ACCOUNTS Checking account at Community CU Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
5. HOUSEHOLD GOODS Furniture and Appliances Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA
6. WEARING APPAREL Clothing	100.00	0.00		0.00	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 03-40043 BTR Judge: BRENDA T. RHOADES
Case Name: DUNBAR, ANNIE MURRELL

Trustee Name: Michelle H. Chow
Date Filed (f) or Converted (c): 01/03/03 (f)
341(a) Meeting Date: 02/24/03
Claims Bar Date: 10/15/03

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Debtor Claimed 100% Exemption on Schedule C 7. UNIMPROVED LAND (u) Included on Amended schedule A 06/03: AB132 G Chovanno Sur Cherokee Shores lake lot; debtor claims unknown value; taxes owed of \$2,090.62 Trustee abandons this property. INT. Post-Petition Interest Deposits (u)	Unknown Unknown	0.00 N/A	DA	0.00 5.71	FA FA

TOTALS (Excluding Unknown Values)	\$ 12,695.00	\$ 10,000.00	\$ 25,013.71	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The one asset administered in this case was the sale of real property located at 1131 G Avenue. Trustee originally hired Carol Bright Hunter of Coldwell Banker to list the property; however, a new realtor was hired to continue listing the property. Property was sold for gross proceeds of \$25,008.

On originally filed Schedule B, this asset was listed under B19 as Estate of a Decedent. Using the available wildcard under d(5), debtor exempts \$6,255 of this property.

On July 8, 2004, the Trustee received correspondence from the IRS stating that the estate tax return was accepted as filed.

POC 10/15/03 Gov't 01/13/04

Real Estate Broker for Trustee

Order granting application to employ dated 02/25/04

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3

Case No: 03-40043 BTR Judge: BRENDA T. RHOADES
Case Name: DUNBAR, ANNIE MURRELL

Pacer 31, 32
C.E. Sebastian
Ebby Halliday Realtors
10233 E. NW Hwy Suite 438
Dallas, TX 75238
214-355-3132 p
214-341-2839 f

Trustee Name: Michelle H. Chow
Date Filed (f) or Converted (c): 01/03/03 (f)
341(a) Meeting Date: 02/24/03
Claims Bar Date: 10/15/03

Initial Projected Date of Final Report (TFR): 12/31/04 Current Projected Date of Final Report (TFR): 12/31/04

Michelle H. Chow 08/05/04

completed
MHC 04/27/04

Eastern District of Texas Claims Register

ROC Dates:

10/15/03

01/13/04 GOV'T

03-40043 Annie Murrell Dunbar
Honorable Brenda T. Rhoades
Debtor Name: DUNBAR, ANNIE MURRELL

Claim No: 1 <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; text-align: center; line-height: 30px; margin: 5px auto;">OK</div>	Creditor Name: Sears, Roebuck and Co PO Box 3671 Des Moines IA 50322 #00 52241 26933 3	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 07/28/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$3090.90	
Total	✓ \$3090.90	
Description:		
Remarks:		

Claim No: 2 <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; text-align: center; line-height: 30px; margin: 5px auto;">OK</div>	Creditor Name: Axsys National Bank/Fingerhut c/o Tsys Debt Mgmt., Inc. PO Box 6700 Norcross, GA 30091 #35 8050051252158397	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 08/25/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$2422.56	
Total	✓ \$2422.56	
Description:		
Remarks:		

Claim No: 3 <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; text-align: center; line-height: 30px; margin: 5px auto;">OK</div>	Creditor Name: Monogram Credit Card Bank of Georgia 25 SE 2nd Avenue, Suite 1120 Miami FL 33131 DBA Wal-Mart	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 08/29/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No: 4
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$335.84	
Total	✓ \$335.84	
Description:		
Remarks:		


Claim No: 4 <u>02</u>	Creditor Name: Monogram Credit Card Bank of Georgia 25 SE 2nd Avenue, Suite 1120 Miami FL 33131 <u>DBA JC Penny</u>	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 08/29/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$2032.51	
Total	✓ \$2032.51	
Description:		
Remarks:		

Claim No: 5	Creditor Name: County of Henderson c/o McCreary Veselka Bragg & Allen 5929 Balcones Dr., Ste 200 PO Box 26990 Austin, TX 78755	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: 09/05/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Secured	\$29.26	small amount
Total	\$29.26	no objection filed
Description: Property Tax		
Remarks:		

Claim No: 6 <u>02</u>	Creditor Name: Citibank (South Dakota) N.A. Assoc/Texaco Payment Center 4300 Westown Parkway West Des Moines, IA 50266 <u>#11264931062</u>	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 09/08/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$412.50	
Total	✓ \$412.50	
Description:		
Remarks:		

Claim No: 7 <u>02</u>	Creditor Name: Citibank (South Dakota), N.A. Assoc Shell Payment Center 4300 Westown Parkway West Des Moines, IA 50266 <u># 513666735</u>	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
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Claim Date: ✓ 09/08/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$1595.48	
Total	✓ \$1595.48	
Description:		
Remarks:		

Claim No: 8 	Creditor Name: Foley's 1110 Main Street Houston, TX 77002 # 444 714646	Last Date to File Claims: Last Date to File (Govt): Filing Status: Docket Status: Late: N
Claim Date: ✓ 09/15/2003	Amends Claim No: Amended By Claim No:	Duplicates Claim No: Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
✓ Unsecured	\$1655.94	
Total	✓ \$1655.94	
Description:		
Remarks:		

Claims Register Summary

Case Name: Annie Murrell Dunbar

Case Number: 2003-40043

Chapter: 7

Date Filed: 01/03/2003

Total Number Of Claims: 8

	Total Amount Claimed	Total Amount Allowed
Unsecured	\$11545.73	
Secured	\$29.26	
Priority		
Unknown		
Administrative		
Total	\$11574.99	

PACER Service Center		
Transaction Receipt		
04/27/2004 09:51:57		
PACER Login:	ce0404	Client Code:

Description:	SearchClaims	Case Number:	03-40043
Billable Pages:	1	Cost:	0.07

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE
DUNBAR, ANNIE MURRELL

DEBTOR(S).

§
§
§
§
§

CASE NO. 03-40043-BTR
CHAPTER 7

TRUSTEE'S REPORT OF PROPOSED FINAL DISTRIBUTIONS

The undersigned Trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

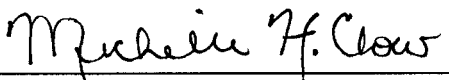
1. The Court has entered Orders which have become final, and which dispose of all Objections to Claims, all objections to the Trustee's Final Report, all Applications for Compensation, and all other matters which must be determined by the Court before final distribution can be made.
2. The Trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the Trustee and on the United States Trustee.

1.	BALANCE ON HAND		\$15,199.58
2.	ADMINISTRATIVE EXPENSES TO BE PAID *(NOTE)	\$2,864.20	
3.	SECURED CLAIMS TO BE PAID *(NOTE)	\$29.26	
4.	PRIORITY CLAIMS TO BE PAID *(NOTE)	\$0.00	
5.	UNSECURED CLAIMS TO BE PAID *(NOTE)	\$6,051.12	
6.	OTHER DISTRIBUTIONS TO BE PAID *(NOTE)	\$6,255.00	
7.	TOTAL DISTRIBUTIONS TO BE MADE (SUM OF LINES 2 THROUGH 6)		\$15,199.58
8.	ZERO BALANCE AFTER ALL DISTRIBUTIONS (LINE 1 LESS LINE 7)		\$0.00

*(SEE ATTACHED SCHEDULE OF PAYEES AND
AMOUNTS)

Date:

08/05/04


Michelle H. Chow
Chapter 7 Trustee

PROPOSED FINAL DISTRIBUTION
PROPOSED DISTRIBUTION

Case Number: 03-40043 BTR
Debtor Name: DUNBAR, ANNIE MURRELL

Page 1

Date: August 5, 2004

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$15,199.58
Claim Type -								
	Michelle H. Chow	Admin		\$2,625.87	\$0.00	\$2,625.87	\$2,625.87	\$12,573.71
	COMPENSATION		Percent Paid: 100.00 %					
	Michelle H. Chow	Admin		\$238.33	\$0.00	\$238.33	\$238.33	\$12,335.38
	EXPENSES		Percent Paid: 100.00 %					
Subtotal For Claim Type				\$2,864.20	\$0.00	\$2,864.20	\$2,864.20	
Claim Type 3110-00 - Attorney for Trustee Fees								
	MARK I AGEE, PC	Admin	001	\$3,995.37	\$3,995.37	\$0.00	\$0.00	\$12,335.38
			Percent Paid: 100.00 %					
Subtotal For Claim Type 3110-00				\$3,995.37	\$3,995.37	\$0.00	\$0.00	
Claim Type 3410-00 - Accountant for Trustee Fees								
	SHELDON E LEVY, CPA	Admin	001	\$750.00	\$750.00	\$0.00	\$0.00	\$12,335.38
			Percent Paid: 100.00 %					
Subtotal For Claim Type 3410-00				\$750.00	\$750.00	\$0.00	\$0.00	
Claim Type 4700-00 - Real Property Tax Liens								
	ALL TAXES ON 1131 AVE G	Admin	050	\$2,983.19	\$2,983.19	\$0.00	\$0.00	\$12,335.38
	PAID AT CLOSING		Percent Paid: 100.00 %					
Subtotal For Claim Type 4700-00				\$2,983.19	\$2,983.19	\$0.00	\$0.00	
Claim Type 226 - Real Estate Broker Fees								
	CE SEBASTIAN	Admin	221	\$1,500.48	\$1,500.48	\$0.00	\$0.00	\$12,335.38
			Percent Paid: 100.00 %					
Subtotal For Claim Type 226				\$1,500.48	\$1,500.48	\$0.00	\$0.00	
Claim Type 700 - Back to Debtor								
	Annie Marie Dunbar	Admin	700	\$6,255.00	\$0.00	\$6,255.00	\$6,255.00	\$6,080.38
			Percent Paid: 100.00 %					
Subtotal For Claim Type 700				\$6,255.00	\$0.00	\$6,255.00	\$6,255.00	
Claim Type 2500-00 - Costs Re Sale of Property								
	CLOSING COSTS ON REAL	Admin	999	\$585.09	\$585.09	\$0.00	\$0.00	\$6,080.38
	ESTATE		Percent Paid: 100.00 %					
Subtotal For Claim Type 2500-00				\$585.09	\$585.09	\$0.00	\$0.00	
Subtotals For Class Administrative				\$18,933.33	\$9,814.13	\$9,119.20	\$9,119.20	

PROPOSED FINAL DISTRIBUTION
PROPOSED DISTRIBUTION

Case Number: 03-40043 BTR
Debtor Name: DUNBAR, ANNIE MURRELL

Page 2

Date: August 5, 2004

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Claim Type 4700-00 - Real Property Tax Liens								
000005	County of Henderson	Priority	351	\$29.26	\$0.00	\$29.26	\$29.26	\$6,051.12
Percent Paid: 100.00 %								
Subtotal For Claim Type 4700-00				\$29.26	\$0.00	\$29.26	\$29.26	
Subtotals For Class Priority		100.00 %		\$29.26	\$0.00	\$29.26	\$29.26	
Claim Type 7100-90 - Payments to Unsecured Credit								
000001	Sears, Roebuck and Co	Unsec	400	\$3,090.90	\$0.00	\$3,090.90	\$1,619.94	\$4,431.18
Percent Paid: 52.41 %								
000002	Axsys National Bank/Fingerhut	Unsec	400	\$2,422.56	\$0.00	\$2,422.56	\$1,269.66	\$3,161.52
Percent Paid: 52.41 %								
000003	Monogram Credit Card Bank of Georgia	Unsec	400	\$335.84	\$0.00	\$335.84	\$176.01	\$2,985.51
Percent Paid: 52.41 %								
000004	Monogram Credit Card Bank of Georgia	Unsec	400	\$2,032.51	\$0.00	\$2,032.51	\$1,065.24	\$1,920.27
Percent Paid: 52.41 %								
000006	Citibank (South Dakota) N.A.	Unsec	400	\$412.50	\$0.00	\$412.50	\$216.19	\$1,704.08
Percent Paid: 52.41 %								
000007	Citibank (South Dakota), N.A.	Unsec	400	\$1,595.48	\$0.00	\$1,595.48	\$836.19	\$867.89
Percent Paid: 52.41 %								
000008	Foley's	Unsec	400	\$1,655.94	\$0.00	\$1,655.94	\$867.89	\$0.00
Percent Paid: 52.41 %								
Subtotal For Claim Type 7100-90				\$11,545.73	\$0.00	\$11,545.73	\$6,051.12	
Subtotals For Class Unsecured		52.41 %		\$11,545.73	\$0.00	\$11,545.73	\$6,051.12	
<< Totals >>				\$30,508.32	\$9,814.13	\$20,694.19	\$15,199.58	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.